

In re:  
Bonnie B. Richmond  
Debtor

Case No. 24-11832-pmm  
Chapter 13

District/off: 0313-4  
Date Rcvd: Jan 30, 2025

User: admin  
Form ID: 155

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Bonnie B. Richmond, 143 W Franklin St, Womelsdorf, PA 19567-1201
14892306	+ Cornerstone Law Firm, LLC, 8500 Allentown Pike Suite 3, Blandon, PA 19510-9101
14895073	+ PENNYMAC LOAN SERVICES, LLC, C/O Denise Carlon, Esq, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
14892303	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 31 2025 00:48:56	Capital One, P.O. Box 30253, Salt Lake City, UT 84130-0253
14896759	+ Email/PDF: ebn_ais@aisinfo.com	Jan 31 2025 00:04:40	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14892304	+ Email/Text: bankruptcy@cavps.com	Jan 31 2025 00:00:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Valhalla, NY 10595-2321
14892305	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 31 2025 00:04:39	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14901264	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 30 2025 23:59:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14896339	Email/PDF: resurgentbknotifications@resurgent.com	Jan 31 2025 00:04:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14892307	Email/PDF: ebnotices@pnmac.com	Jan 31 2025 00:17:36	PennyMac Loan Services, LLC, Attn: Correspondence Unit, PO Box 514387, Los Angeles, CA 90051-4387
14912511	+ Email/PDF: ebnotices@pnmac.com	Jan 31 2025 00:04:43	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14896338	Email/PDF: resurgentbknotifications@resurgent.com	Jan 31 2025 00:16:33	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14896987	Email/Text: bnc-quantum@quantum3group.com	Jan 30 2025 23:59:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14892308	+ Email/Text: DeftBkr@santander.us	Jan 31 2025 00:00:00	Santander Bank, POB 841002, Boston, MA 02284-1002
14892309	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 30 2025 23:59:00	Toyota Financial Services, P.O. Box 9490, Cedar Rapids, IA 52409-9490
14892310	Email/Text: bankruptcies@uplift.com	Jan 30 2025 23:59:00	Uplift, Inc., Attn: Bankruptcy 440 N Wolfe Rd, Sunnyvale, CA 94085

TOTAL: 13

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14901265	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 01, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
STEPHEN MCCOY OTTO	on behalf of Debtor Bonnie B. Richmond steve@sottolaw.com valeria@cornerstonelaw.us,CornerstoneLawFirmLLC@jubileebk.net,no_reply@ecf.inforuptcy.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
Bonnie B. Richmond ) Case No. 24-11832-pmm  
)  
)  
Debtor(s). ) Chapter: 13  
)  
)

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

- A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;
- B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;
- C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: January 30, 2025

For The Court

Patricia M. Mayer  
Judge, United States Bankruptcy Court